

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

In re Happy K. Harper

Case No. 12-60089-TJT
 Chapter 13
 Judge Tucker

Debtor

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank, National Association, as servicing agent for MICHIGAN STATE HOUSING DEVELOPMENT **Court claim no.** (if known): 3

AUTHORITY

Last four digits of any number you use to identify the debtor's account:	<u>7409</u>	Date of payment change: Must be at least 21 days after date 4/1/2013 of this notice
		New total payment: \$464.21 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No

Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Escrow Analysis _____

Current escrow payment: \$557.73

New escrow payment: \$247.18

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

No

Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$217.03

New principal and interest payment: \$217.03

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect*)

Reason for change: _____

Current mortgage payment: \$774.76

New mortgage payment: \$464.21

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box

- I am the creditor I am the creditor's authorized agent.
(Attach copy of power of attorney, if any)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Brett A. Border (P65534) _____ Date 02/27/2013
Signature

Print:	Brett First name	A. Middle Name	Border Last name	Title	Bankruptcy attorney
Company	<u>Schneiderman & Sherman P.C.</u>				
Address	<u>23938 Research Drive Suite #300</u> <u>Number</u> <u>Street</u>				
	<u>Farmington Hills</u> City	<u>MI</u> State	<u>48335</u> Zip Code		
Contact phone	<u>(248) 539 - 7400</u>			Email: <u>bborder@sspdegal.com</u>	

Representation of Printed Document



U.S. Bank Home Mortgage
Wisconsin Servicing
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9-726-98887-0000596-001-600-000-000-000

HAPPY HARPER
14363 ROSEMONT AVE
DETROIT MI 48223-3555

Annual Escrow Account Disclosure Statement

Coming Year Escrow Projections

The Coming Year Escrow Projection is a monthly month estimate of activity in your escrow account over the next 12 months. Your current escrow balance and all anticipated payments and disbursements are included to determine the Projected Escrow Account Balance. When your escrow balance reaches its lowest point during an account cycle, that balance is targeted to be your cushion amount or low point. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgage documents; and may include a cushion of up to 1/6th of your Anticipated Annual Disbursements. Your projected low balance is 775.56 and the lowest required balance should not exceed 0.00. The amount is indicated below with an arrow (<). This results in an average of 2500.79. Please retain this statement for comparison with the actual activity in your account.

ANTICIPATED ANNUAL DISBURSEMENTS		ACCOUNT PROJECTIONS					
		MONTH	ANTICIPATED AMOUNT TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED ESCROW ACCOUNT BALANCE	REQUIRED ESCROW ACCOUNT BALANCE
MORTGAGE INS	173.64	04/13	247.18	14.47-	Beginning Balance	1,008.32	232.76
CITY TAX	2,155.57	05/13	247.18	14.47-	RBP MTG INS	1,241.03	465.47
HAZARD INS	637.00	06/13	247.18	14.47-	RBP MTG INS	1,473.74	698.18
TOTAL DISBURSEMENTS	2,966.21	07/13	247.18	14.47-	RBP MTG INS	1,706.45	930.89
1/12th Total Annual Disbursements		08/13	247.18	14.47-	RBP MTG INS	1,939.16	1,163.60
Monthly Deposit	247.18	08/13		14.47-	RBP MTG INS	2,171.87	1,396.31
		08/13		43.79-	CITY TAX	2,128.08	1,352.52
		08/13		995.79-	MULTI PARCEL	1,132.29	356.73
		09/13	247.18	14.47-	RBP MTG INS	1,365.00	589.44
		10/13	247.18	14.47-	RBP MTG INS	1,597.71	822.15
		11/13	247.18	14.47-	RBP MTG INS	1,830.42	1,054.86
		12/13	247.18	14.47-	RBP MTG INS	2,063.13	1,287.57
		12/13		46.69-	CITY TAX	2,016.44	1,240.88
		12/13		1,069.30-	MULTI PARCEL	947.14	171.58
		01/14	247.18	14.47-	RBP MTG INS	1,179.85	404.29
		02/14	247.18	14.47-	RBP MTG INS	1,412.56	637.00
		02/14		637.00-	HAZARD INS.	775.56	0.00 <
		03/14	247.18	14.47-	RBP MTG INS	1,008.27	232.71
		TOTAL	2,966.16	2,966.21-			
PROJECTED ESCROW BALANCE SUMMARY							
AS OF 01/23/13							
PROJECTED LOW BAL	775.56						
LESS REQUIRED LOW BAL	.00						
OVERAGE ESCROW OVG PRORATED FOR 0 MONTHS	2,500.79						
	.00						

726-2128-0909F

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

NOTICE: Please be advised that this analysis is an attempt to keep you informed as to the condition of your escrow account. We are aware of your Bankruptcy proceedings. This document is being provided for informational purposes only and should not be construed as a demand for payment. In addition, the contractual due date shown may not reflect the current due date under the terms of your bankruptcy plan. Post-petition payments scheduled for payment outside your plan should be paid on their normal due date.



All of us serving youTM
Home Mortgage

HAPPY HARPER

ESCROW OVERAGE NOTICE

LOAN NUMBER: 7409

Overage Amount: \$2,500.79

- Federal Law requires that any overage of \$50.00 or greater be returned to you within 30 days from the date of the analysis. If your account is current, a check will be mailed to you separately. If your account is delinquent, the overage will be retained until the account becomes current.
- If the overage is less than \$50.00, it will be used to reduce your monthly payment.

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Loan Number: 7409

ESCROW ACCOUNT HISTORY

Date: 01/23/13

- ♦ This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- ♦ An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- ♦ When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- ♦ Your projected low point may or may not have been reached based on one or more of the following factors:

PAYMENTS	TAXES	INSURANCE
• Monthly payment(s) received earlier OR later than expected	• Tax rate and/or assessed value changed	• Premium unchanged
• Monthly payment(s) received were less than OR greater than expected	• Exemption status lost or changed	• Coverage changed
• Previous overage was returned to escrow	• Supplemental/Delinquent/late paid	• Additional premium paid
• Previous shortage not paid entirely	• Tax bill paid earlier OR later than expected	• Insurance bill paid earlier OR later than expected
	• Tax installment not paid	• Premium was not paid
	• Tax refund received	• Premium refund received
	• New tax escrow requirement paid	• New insurance escrow requirement paid
		• Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
11/12	299.27	*	14.47	*	BEGINNING BALANCE	1,238.85	2,185.91
11/12					RBP MTG INS	1,523.65	2,185.91
12/12	299.27	*	14.47	14.47*	RBP MTG INS	1,523.65	2,200.38
12/12			578.89	46.69*	CITY TAX	1,229.56	2,247.07
12/12			1,175.16	1,069.30*	MULTI PARCEL	54.40	3,316.37
12/12				14.47*	RBP MTG INS	54.40	3,330.84
01/13	299.27	3,904.11 * E	14.47	*	RBP MTG INS	339.20	573.27 E
01/13				14.47*	RBP MTG INS	339.20	558.80
02/13	299.27	557.73 * E	14.47	14.47	RBP MTG INS	624.00	1,102.06 E
02/13			E	624.00	637.00* E HAZARD INS.	0.00	465.06 E
03/13	299.27	557.73 * E	14.47	14.47	RBP MTG INS	284.80	1,008.32 E
04/13	299.27	* E	14.47	14.47	RBP MTG INS	569.60	1,008.32 E
05/13	299.27	* E	14.47	14.47	RBP MTG INS	854.40	1,008.32 E
06/13	299.27	* E	14.47	14.47	RBP MTG INS	1,139.20	1,008.32 E
07/13	299.27	* E	14.47	14.47	RBP MTG INS	1,424.00	1,008.32 E
08/13	299.27	* E	14.47	14.47	RBP MTG INS	1,708.80	1,008.32 E
08/13			E	43.79	CITY TAX	1,665.01	1,008.32 E
09/13	299.27	*	995.79	*	MULTI PARCEL	669.22	1,008.32 E
10/13	299.27	* E	14.47	14.47	RBP MTG INS	954.02	1,008.32 E
				14.47	RBP MTG INS	1,238.82	1,008.32 E
TOTAL	3,591.24	5,019.67	3,591.27	1,825.34			

The last analysis projected the disbursements from your escrow account would be 3,591.27. The required balance should not have exceeded 0.00. The Required Escrow Account Balance is the amount to be on deposit as allowed by Federal law, State law, and/or your mortgagedocuments; the amount is indicated with an arrow (<).

Annual FHA Disclosure

FHA Mortgage Insurance for loans closed on or after January 1, 2001. If you paid an up-front mortgage insurance premium, you will also be charged a monthly mortgage insurance premium until the loan to value ratio of your mortgage reaches 78 percent of the initial sales price or appraised value of your home, whichever was the lower (provided that premiums are paid for at least five years). Your lender can advise you on when the mortgage will reach the 78 percent level through normal amortization.

If you have a 15-year mortgage and make a down payment in excess of 10 percent, you will not have to make monthly mortgage insurance premiums. If you are required to pay a premium, you may reach the 78 percent loan to value threshold earlier than on longer term mortgages and may not have to pay monthly mortgage insurance premiums for the full five years.

You are required to make these payments on your FHA-Insured loan unless you refinance or the mortgage is otherwise paid in full. If you were not charged an up-front premium you will pay the monthly premium for the life of the mortgage. For additional information, please contact our Customer Service Center.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

In The Matter of:

Happy K. Harper

Chapter 13
12-60089-TJT
Judge Tucker

STATE OF MICHIGAN
COUNTY OF OAKLAND

PROOF OF SERVICE

Brett A. Border, being first duly sworn, deposes and says that he is employed by SCHNEIDERMAN & SHERMAN, P.C., Attorneys at Law, and that on the 27TH day of February, 2013, a copy of the Notice of Mortgage Payment Change, was served upon the following parties either electronically, or by depositing said copies in the U.S. Mail, postage paid:

Happy K. Harper
14363 Rosemont
Detroit, MI 48223

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

Jesse R. Sweeney
30555 Southfield
Suite 400
Southfield, MI 48076

I certify under penalty of perjury that the foregoing is true and correct.

By: /S/ Brett A. Border
Brett A. Border (P65534)
bborder@sspclegal.com
Attorney for U.S. Bank, National Association
23938 Research Drive, Suite 300
Farmington Hills, Michigan 48335
248-539-7400